

## AMENDMENTS TO THE CLAIMS

1-44: (canceled)

45. (**currently amended**) A computer system that provides a network-based payment service, the computer system comprising:

an electronic data repository that stores account data associated with each of the following: (a) a plurality of users that are registered to make payments via the payment service, (b) a content provider that is registered to use the payment service to collect payments from the registered users for accessing content provided by the content provider, and (c) a web site operator that hosts, on a web site, a payment link that is selectable by the registered users to pay for and access the content provided by the content provider; and

a server system coupled to the electronic data repository, the server system operated by a payment service provider that is separate from the content provider and the web site operator, the server system being separate from the web site, and being responsive to selection by a registered user of the payment link on said web site by charging the registered user a fee for accessing the content and by redirecting a web browser of the registered user to the content;

wherein the payment link points to the server system such that selection of the payment link by a user causes a browser of the user to send a request message to the server system, and wherein the server system divides the fee between at least the web site operator and the content provider, such that the web site operator and the content provider each receive a portion of the fee;

wherein the server system includes a web-based payment link generation tool that generates and outputs link coding for adding payment links to web sites that are external to the server system, said payment links including information used by the server system to process payment transactions initiated by users from said external web sites.

46. (previously presented) The computer system of Claim 45, wherein the server system causes the web browser to access the content by returning a redirect message to redirect the web browser to an external web location that is separate from said web site and said server system.

**Appl. No.** : **09/928,977**  
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47. (previously presented) The computer system of Claim 46, wherein the server system hosts a web-based application that provides functionality for the user to specify said external web location, and to associate the external web location with the payment link.

48. (previously presented) The computer system of Claim 46, wherein the server system includes an encrypted access string in a target URL portion of said redirect message to enable the external web location to verify that the registered user is authorized to access the content.

49. (previously presented) The computer system of Claim 45, wherein the server system processes the selection of the payment link as a single-action transaction, such that the registered user is charged the fee and is provided with access to the content without having to perform any subsequent action.

50. (previously presented) The computer system of Claim 45, wherein the server system determines an amount to be paid to the web site operator by calculating a commission that is dependent on the fee.

51. (previously presented) The computer system of Claim 45, wherein the server system divides the fee between at least the web site operator, the content provider, and the payment service provider.

52. (previously presented) The computer system of Claim 45, wherein the web site is an external web site that is not hosted by the server system.

53. (previously presented) The computer system of Claim 45, wherein the content is served to the web browser by the server system.

54. (previously presented) The computer system of Claim 45, wherein the server system hosts a web-based application that provides functionality for payees to design payment links, and to publish such payment links for web site operators to host.

55. (previously presented) The computer system of Claim 54, wherein the web-based application additionally provides functionality for a payee to specify and publish a commission amount to be paid to the web site operators for referrals resulting from the payment link.

56. (previously presented) The computer system of Claim 45, wherein the content is an article authored by the content provider.

57. (**currently amended**) A computer-implemented method for providing user access to content and for allocating user payments for accessing such content, the method provided in association with a link hosted by a first web site of a first entity, said link being selectable by users during browsing of the first web site to pay for and access content, the method comprising:

detecting selection of said link by a user, and in response to said selection: (a) charging the user a fee associated with accessing the content, and (b) redirecting a web browser of the user to a web page that includes or provides access to the content, said web page associated with a second entity, and being part of a second web site that is separate from the first web site; and

dividing the fee between at least the first entity and the second entity, such that the first and second entities each receive a portion of the fee;

wherein the method is performed by a networked computer system that implements a payment service, said networked computer system being separate from the first web site and the second web site;

wherein the link points to the networked computer system, such that selection of the link by the user causes a browser of the user to send a message to the networked computer system, and the link comprises link coding generated by a link generation tool hosted by the ~~network~~ networked computer system, said link coding comprising information used by the ~~network~~ networked computer system to process payment transactions initiated via said payment link.

58. (previously presented) The method of Claim 57, wherein the step of redirecting the web browser comprises sending a redirect message from the networked computer system to the web browser.

59. (previously presented) The method of Claim 58, wherein the redirect message includes an encrypted access string that, when passed by the web browser to the second web site, enables the second web site to confirm user authorization to access the content.

60. (previously presented) The method of Claim 58, wherein the redirect message redirects the web browser to a URL pre-specified by the second entity via a user interface of the networked computer system.

61. (previously presented) The method of Claim 57, further comprising allocating an additional portion of the fee to a provider of the payment service.

62. (previously presented) The method of Claim 57, wherein the first and second web sites are external to the payment service.

63. (previously presented) The method of Claim 57, wherein the web page is served by the networked computer system, and includes or provides access to content uploaded to the networked server system by the second entity.

64. (previously presented) The method of Claim 57, wherein the user is charged the fee, and is provided access to the content, solely in response to selection of the link, such that the content is provided to the web browser without the user performing any action subsequent to selection of the link.

65-73: (canceled)

74. (previously presented) The computer system of Claim 45, wherein the server system, by redirecting the web browser to the content, causes the web browser to immediately access the content in response to user selection of the payment link.

75. (previously presented) The computer system of Claim 45, wherein the server system includes a web-based interface that enables the content provider to configure the server system with a destination URL for said payment link, said destination URL being a URL of said content.

76. (previously presented) The computer system of Claim 45, wherein the web-based payment link generation tool provides an option to specify a payment amount to be associated with the payment link.

77. (previously presented) The computer system of Claim 45, wherein the server system dynamically serves a display object of said payment link to browsers of users who access said web site.

78. (previously presented) The method of Claim 57, wherein the method is performed without the use of any order or payment processing software on either the first web site or the second web site.

79. (previously presented) The method of Claim 57, wherein the networked computer system immediately redirects the web browser to the web page of the second web site in response to the user selecting the link, such that the user does not view any intervening web page.

80. (previously presented) The computer system of Claim 45, wherein the server system uses a cookie transmitted with said request message to identify and charge a user account associated with the registered user.

81. (previously presented) The computer system of Claim 45, wherein the server system responds to said selection of the payment link by redirecting the web browser to said content in response to determining that a cookie transmitted with the request message corresponds to a user account to which said fee can be charged.

82. (previously presented) The method of Claim 57, wherein the method comprises using a cookie transmitted with said message to identify and charge an account associated with said user.

83. (previously presented) The method of Claim 57, wherein the step of redirecting the web browser to said web page is contingent upon a determination by the networked computer system that a cookie transmitted with the request corresponds to a user account to which said fee can be charged..

84. (previously presented) A computer system programmed to perform the method of Claim 57.

85. (previously presented) A computer-implemented method for providing fee-based access to content, the method comprising:

generating and outputting link coding for adding a user-selectable payment object to a content provider site operated by a content provider entity, said link coding including information for executing payment transactions initiated via the payment object;

serving the user-selectable payment object to a browser for display on a first web page of the content provider site, said payment object being selectable by a user to access a content page of the content provider site, said content page being separate from the first web page;

**Appl. No.** : **09/928,977**  
**Filed** : **August 13, 2001**

receiving a request message generated by said browser in response to user selection of said payment object on the first web page, said request message accompanied by a cookie that corresponds to the user;

responding to the request message by (1) charging a fee to a user account corresponding to said cookie, and (2) redirecting the browser to the content page, such that the user is both charged for accessing, and provided access to, the content page in response to selection of the payment object; and

crediting at least a portion of the fee to an account of the content provider;

wherein said serving, receiving, responding and crediting steps are performed by a service provider site that is separate from the content provider site, said service provider site operated by a service provider entity that is separate from, and which collects payments for, the content provider entity.

86. (previously presented) The method of Claim 85, wherein the step of redirecting the browser to the content page is performed in response to a determination that the cookie corresponds to a user account to which the fee can be charged.

87. (previously presented) The method of Claim 85, wherein the method further comprises the service provider site causing a payment confirmation message to be presented to the user on the content page.

88. (previously presented) The method of Claim 85, wherein the method further comprises the service provider site causing the content page to be displayed to the user together with a control for enabling the user to negate payment of the fee.

89. (previously presented) The method of Claim 85, wherein the method further comprises the service provider site causing the content page to be supplemented with a discussion area display object that provides functionality for users to post and review comments.

90. (previously presented) The method of Claim 85, wherein the method is performed such that the browser does not display any page other than the content page when the user selects the payment object.

91. (**currently amended**) A service provider site, comprising:

a server system programmed to:

generate link coding that is adapted to be added to at least a first web page of a content provider site of a content provider entity to add a user-selectable payment object thereto, said link coding comprising information for conducting a payment transaction;

serve the user-selectable payment object to a browser for display on the first web page of the content provider site, said payment object being selectable by a user to access a content page of the content provider site, said content page being separate from the first web page;

receive a request message generated by said browser in response to user selection of said payment object on the first web page, said request message accompanied by a cookie that corresponds to the user;

respond to the request message by (1) charging a fee to a user account corresponding to said cookie, and (2) redirecting the browser to the content page, such that the user is both charged for accessing, and provided access to, the content page in response to selection of the payment object; and

credit at least a portion of the fee to an account of the content provider;

wherein the service provider site is separate from the content provider site, and is operated by a service provider entity that is separate from, and which collects payments for, the content provider entity.

92. (previously presented) The service provider site of Claim 91, wherein the server system is programmed to redirect the browser to the content page in response to determining that the cookie corresponds to a user account to which the fee can be charged.

93. (previously presented) The service provider site of Claim 91, wherein the server system is further programmed to cause a payment confirmation message to be presented to the user on the content page.

**Appl. No.** : **09/928,977**  
**Filed** : **August 13, 2001**

94. (previously presented) The service provider site of Claim 91, wherein the server system is further programmed to cause the content page to be displayed to the user together with a control for enabling the user to negate payment of the fee.

95. (previously presented) The service provider site of Claim 91, wherein the information for conducting the payment transaction comprises an identifier of the content provider entity.

96. (previously presented) The service provider site of Claim 91, wherein the server system comprises computers that are geographically remote from each other.